

Information to identify the case:

Debtor 1	John Steven Bonus	Social Security number or ITIN	xxx-xx-7959
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-12358-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Steven Bonus

5/19/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Steven Bonus
 Debtor

Case No. 17-12358-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: May 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2017.

db +John Steven Bonus, 1060 Ashton Avenue, Beverly, NJ 08010-1002
 cr +Fifth Third Bank, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 516632585 +AES-DBB, PO Box 8183, Harrisburg, PA 17105-8183
 516632590 +Discover, PO Box 30396, Wilmington, DE 19805-7396
 516632591 +Discover Personal Loan, PO Box 3396, Salt Lake City, UT 84110
 516632584 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: 5th Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263)
 516632593 +Pennsylvania Higher Education Assistance, 1200 North Seventh Street,
 Harrisburg, PA 17102-1419
 516632596 +Spencer Savings Bank, 611 Riverdrive, Elmwood Park, NJ 07407-1348

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 19 2017 23:14:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 19 2017 23:14:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516632586 EDI: BANKAMER.COM May 19 2017 22:48:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 516632587 EDI: CHASE.COM May 19 2017 22:58:00 Cardmember Services, PO Box 22058,
 Tulsa, OK 74121-2058
 516632588 EDI: CHASE.COM May 19 2017 22:58:00 Chase, PO Box 15123, Wilmington, DE 19850-5123
 516632589 EDI: DISCOVER.COM May 19 2017 22:48:00 Discover, PO Box 30396,
 Salt Lake City, UT 84130-0396
 516632592 EDI: CBSKOHL'S.COM May 19 2017 22:58:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 516632594 +E-mail/Text: bankruptcyteam@quickenloans.com May 19 2017 23:15:06 Quicken Loans,
 1050 Wood Ward Avenue, Detroit, MI 48226-1906
 516632595 EDI: RMSC.COM May 19 2017 22:48:00 Sam's Club/Synchrony Bank, PO Box 530942,
 Atlanta, GA 30353-0942
 516632597 EDI: RMSC.COM May 19 2017 22:48:00 Synchrony Bank/Amazon, PO Box 960013,
 Orlando, FL 32896-0013
 516632598 EDI: WFFC.COM May 19 2017 22:58:00 Wells Fargo Card Services, PO Box 5284,
 Carol Stream, IL 60197-5284

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,
 bkgroupp@kmlawgroup.com
 Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
 Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
 NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
 Theodore Sliwinski on behalf of Debtor John Steven Bonus tedsliwinski@gmail.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5